

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-20841-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald V. Costanzo
116 College Drive
Edison, NJ 08817

Social Security No.:
xxx-xx-6879

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 4, 2025.

Dated: March 4, 2025
JAN: mjb

Jeanne Naughton
Clerk

In re:
Ronald V. Costanzo
Debtor

Case No. 24-20841-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 04, 2025

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2025:

Recip ID	Recipient Name and Address
db	+ Ronald V. Costanzo, 116 College Drive, Edison, NJ 08817-5986
520442569	+ Affinity Federal Credit Union, Attn: Bankruptcy, 349 Charnwood Road, New Providence, NJ 07974-1303
520442583	Louis G. Miranda, Jr., 56 Old Route 12, Frenchtown, NJ 08825
520482130	+ Louis G. Miranda, Jr., c/o Lauren Jones, Esquire, Javerbaum Wurgaft Hicks Kahn Wikstrom &, 505 Morris Ave, Springfield, NJ 07081-1037
520442586	Ocwen Loan Servicing, LLC, Attn: Bankruptcy 661 Worthington Rd Ste, West Palm Beach, FL 33409-6493

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2025 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 04 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520442570	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 04 2025 21:03:00	Bank of America, Attn: Bankruptcy, P.O.Box 17237, Wilmington, DE 19886-0001
520442571	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 04 2025 21:03:00	Bread Financial, Attn: Bankruptcy, PO Box 182084, Columbus, OH 43218-2084
520442572	+ Email/Text: cborrelli@bressler.com	Mar 04 2025 21:03:00	Bressler, Amery & Ross, Attn: Mark T. McMenamy, Esq., 325 Columbia Turnpike, Florham Park, NJ 07932-1235
520442573	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2025 21:12:30	Cbna, Attn: Centralized Bankruptcy, PO Box 790034, St. Louis, MO 63179-0034
520442574	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2025 21:28:59	Cbusasears, Po Box 6217, Sioux Falls, SD 57117-6217
520442575	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 21:13:10	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
520442576	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2025 21:12:17	Citibank, Attn: Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
520442577	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2025 21:12:16	Citibank/Goodyear, Attn: Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
520442578	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2025 21:13:23	Citibank/Sears, Attn: Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
520459429	Email/Text: mrdiscen@discover.com	Mar 04 2025 21:02:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520442579	+ Email/Text: mrdiscen@discover.com	Mar 04 2025 21:02:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025

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520442580	Email/Text: bankruptcycourts@equifax.com	Mar 04 2025 21:03:00	Equifax, Po Box 740241, Atlanta, GA 30374-0241
520442581	^ MEBN	Mar 04 2025 20:52:25	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520442582	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 20:58:26	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
520442584	Email/Text: camanagement@mtb.com	Mar 04 2025 21:03:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
520504539	Email/Text: camanagement@mtb.com	Mar 04 2025 21:03:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520442585	Email/PDF: bankruptcy_prod@navient.com	Mar 04 2025 21:12:32	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barr, PA 18773-9640
520442587	Email/Text: BKEBN-Notifications@ocwen.com	Mar 04 2025 21:02:00	PHH Mortgage, Attn: Bankruptcy, PO Box 5452, Mount Laurel, NJ 08054-5452
520442588	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Mar 05 2025 03:41:16	Secretary of Housing & Urban Development, 451 7th St Sw, Washington, DC 20410-0001
520442589	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 22:42:48	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520442590	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 20:58:46	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520442591	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 23:04:08	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520442592	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 21:44:55	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 960090, Orlando, FL 32896-0090
520442593	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 21:12:26	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520442594	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 23:04:37	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
520442595	^ MEBN	Mar 04 2025 20:51:54	TransUnion, Po Box 2000, Chester, PA 19016-2000
520448048	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Mar 05 2025 03:41:16	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520442596	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 04 2025 21:29:51	Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001
520442597	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 04 2025 21:13:27	Wells Fargo Home Mortgage, Attn: Written Correspondence, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Justin M Gillman	on behalf of Debtor Ronald V. Costanzo ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4